Connect QuickBooks Online to your bank

> *"I'm entering transactions by hand in QuickBooks. How do I get my bank to feed them in automatically?"*

Category: billing **Setup Time:** ~15 minutes **Estimated Hours Saved:** 1 hrs/week **Direct Software Cost:** $0 / month

SOLUTION SUMMARY

In QuickBooks Online go to Transactions → Bank transactions → Connect account, search for your bank, and sign in through the secure bank prompt — QuickBooks then pulls new transactions daily into the For Review tab, where you approve or match each one. One caveat from Intuit's own docs: bank feeds are limited or absent on the Free and Lite-tier plans, so if you don't see the Connect account button, check your plan level first. Feed setup takes about ten minutes per account.

REQUIRED TOOLS & DIRECT WHOLESALE UTILITIES

- **QuickBooks Online bank feed:** **(paid)**

STEP-BY-STEP APPLICATION INSTRUCTIONS

1. **Confirm your plan supports bank feeds**
   Settings → Account and settings → Billing & subscription shows your plan. Bank feeds are limited on Free and Lite tiers; Simple Start and above include them.

2. **Connect the account**
   Transactions → Bank transactions → Connect account → search your bank → sign in via the bank's own secure window (QuickBooks never sees your password) → pick the account and the start date.

3. **Review the For Review tab daily**
   The feed proposes matches against invoices, bills, and rules. Approve matches, categorize the rest — five minutes a day keeps the books current.

4. **Create bank rules for repeat vendors**
   Banking → Rules → New rule: 'payee contains X → category Y.' Rent, software subscriptions, and merchant fees categorize themselves after a few weeks of rules.

5. **If the feed breaks, re-auth before re-entering**
   Banks expire connections every 90 days on many institutions. Bank transactions → the account → Update or Fix connection re-authenticates without losing history.

5-POINT QUALITY VERIFICATION PROTOCOL

[ ] **Carrier & Webhook Test:** Confirm webhook listener receives test payload and returns HTTP 200 within 500ms.

[ ] **End-to-End Simulation:** Execute live test event from personal device and verify SMS/email delivery.

[ ] **Anti-Spam & Rate Limit Check:** Verify repeated submissions do not trigger duplicate messages to clients.

[ ] **Direct Ownership Audit:** Confirm all API keys, accounts, and credentials belong directly to your practice.

[ ] **Staff Notification Verification:** Verify practice manager/receptionist receives real-time push alert with dial link.

FREQUENTLY ASKED QUESTIONS

Q: Why don't I see 'Connect account' in QuickBooks?

A: Two usual causes: your plan is a Free or Lite tier (bank feeds are limited there per Intuit's help docs), or your browser is blocking the bank's popup window. Check the plan first, then allow popups for the Intuit domain.

Q: Is connecting my bank to QuickBooks safe?

A: The sign-in runs through your bank's own portal — QuickBooks stores a read token, not your password, and the feed is read-only: it can pull transactions but can't move money.

Q: The feed stopped importing — now what?

A: Usually an expired bank token or a bank-side security change. Use Update/Fix connection on the account card; if it recurs weekly, your bank may require re-auth each session — a known limitation of some smaller institutions.